of India interefering with my administration, my relations with my I.A.S. and I.P.S. officers, when I was there. This is the general experience. But there may be cases where we have to intervene, as the controlling authority. Those cases are few and far between.

MR. CHAIRMAN: question No. 303. *(Interruptions)*

Targets under PM's Rozgar Yojana in M.P.

*303. SHRI SURESH PACHOURI:
SHRI GOVIND RAM MIRI:

Will the Minister of INDUSTRY be pleased to state:

(a) whether the targets under PM's Rozgar Yojana in Madhya Pradesh have been achieved during the last two years;

(b) if so, in how many cases loans have been sanctioned and in how many cases actually disbursed;

(c) what are the reasons for non-disbursal of loans in sanctioned cases;

(d) whether beneficiaries are being asked to produce Bank Guarantees and if so, whether it is covered under rules; and

(e) if not, whether Government would issue appropriate directions in this regard?

THE MINISTER OF STATE IN THE MINISTER OF INDUSTRY (DEPTT. OF SMALL SCALE INDUSTRIES & RURAL INDUSTRIES) (SHRI M. ARUNACHALAM): (a) to (e) A statement is laid on the Table of the House.

Statement

(a) and (b) As against the targets of 2,710 and 20,000 fixed for the years 1993-94 and 1994-95 respectively, 2,992 and 21,840 cases were sanctioned by the banks, and as per the latest information received from the State against these sanctions 2,060 and 13,351 cases respectively have been disbursed.

(c) As per the information supplied by the State, the main reasons for non-disbursal of loans in sanctioned cases are:

(i) Failure on part of some of the applicants to complete the bank formalities;

(ii) Loss of interset on part of applicants for setting up their own ventures;

(iii) Some of the applicants getting employment elsewhere;

(iv) Failure on part of applicants to attend the required training.

(c) and (d) Some complaints that the applicants are being asked to produce collateral security have been received. These are being looked into in consultations and coordination with Department of Banking (Ministry of Finance) and Reserve Bank of India. The scheme does not envisage demand for collateral security. Instructions in this regard are being reiterated from time to time.

SHRI GOVINDRAM MIRI: Mr. Chairman, Sir, the reply given by the hon. Minister is more confusing and one-sided. Sir, I would like to draw your attention to part (c) of the reply, wherein the entire burden has been thrown on the shoulders of the unemployed youth. The Government has not taken any responsibility. They are not bothered about their weaknesses.

The Prime Minister's Rozgar Yojana is a product of the Congress Party which has been ruling over India for most of the period. It has been... *(Interruptions)*

SHRI AJIT P.K. JOGI: You are also ruling in some States.

SHRI GOVINDRAM MIRI: I am coming to that.

The Congress is but another name for corruption. The Congress Government's scheme are a soure of corruption for its political wing. Middlemen blossom into *dalals* to loot the real beneficiaries. The Prime Minister's Rozgar Yojana is yet another instance. And that proves my point.

Sir, I would like to read some portion of the ...

MR. CHAIRMAN: You please put your question. Please put your question.

SHRI GOVINDRAM MIRI: It is a very important question concerning the youth, Sir.

MR. CHAIRMAN: You put your question based on that.

SHRI GOVINDRAM MIRI: They have thrown the burden on the shoulders of the youth. I would like to quote from the 'Madhya Pradesh Chronicle' of 3rd April, 1995.

It says: "Every day. hordes of unemployed youth queue up in front of the window of the Distirct Industrial Centres to fetch or deposit their applications".

SHRI AJIT P.K. JOGI: Why are you reading from a newspaper?

SHRI GOVINDRAM MIRI: This is a quotation.

MR. CHAIRMAN: You put your question, please.

SHRI GOVINDRAM MIRI: I am coming to that, Sir.

MR. CHAIRMAN: You do not have to quote from a newspaper for that. Please put your question.

SHRI GOVINDRAM MIRI: I am coming to that.

MR. CHAIRMAN: Please put your question.

SHRI GOVINDRAM MIRI: I am putting the question.

MR. CHAIRMAN: You do not have to base it on a newspaper report.

SHRI GOVINDRAM MIRI: Sir, one norm which is laid down for this scheme is that the income should be less than Rs. 24,000/- per year. This is one norm. Under the Minimum Wages Act, if you calculate the total income of a family, consisting of the husband and wife, if you calculate at the rate of Rs. 40/-, they are not going to be benefited by this scheme. The second norm is that a minimum of five per cent of margin money should be deposited by the youth. Now, Sir, ...

MR. CHAIRMAN: Please put your question. You cannot make a speech. You put your first supplementary.

SHRI AJIT P.K. JOGI: He is only reading from the newspaper.

MR. CHAIRMAN: Please put your question.

SHRI GOVINDRAM MIRI: I am putting the quetion, Sir.

MR. CHAIRMAN: If you have a question.

SHRI GOVINDRAM MIRI: Sir, the banks are cool in granting loans because of insecurity in payment. I would like to know from the hon. Minister whether the Government proposes to stand as a guarantor for each of the laons so that the scheme may succeed. Part (b) of my question is whether they are going to change the norm in this regard so that the maximum number of persons are benefited.

SHRI M. ARUNACHALAM: Sir, as far as the income norm is concernend, we have fixed it at Rs. 24,000/- per annum.

There are requests from various State Governments. We are considering it and we are taking it to the Cabinet to increase the limit.

Coming to the first point which the hon. Member has raised, about guarantee, it is clearly stated that no guarantee is to be given.; the assets created by the entrepreneur are the guarantee to the banks. Of course, there are complaints from various corners of the country. We have taken them to the bank authorities. Last time when I answered, I said the same thing. My field officers have gone to the field. They have taken up about 37 complaints. They have been taken to the bank authorities, and the Secretary (banking) has taken a meeting with the bank authorities and

they have been given instructions not to insist on guarantees.

SHRI GOVINDRAM MIRI: Sir, as per the Government scheme, a high level committee has been formed under the chairmanship of the Secretary, Small-Scale Industries, who has not financial powers. Now, the banks are working under the control of the Finance Ministry. Is the Government going to appoint the Secreatry (Finance) as the chairman of that committee instead of the Secreatry, Department of Small-Scale Industries, to look into the matter? I want to know whether the Government is going to do away with the corruption prevailing in the system.

[] Transliteratin in Arabic Script.

SHRI M. ARUNACHALAM: Sir, the implementation of the Prime Minister's Rozgar Yojana is under the Department of Small Scale Industries and, therefore, the committee headed by the Secretary has been formed. But there are other committees at the State level and district level, and at the grassroots level there is a district level task force. They are looking into all the aspects which the hon. Member has referred to.

SHRI PARAG CHALIHA: Sir, from a newspaper report published in the Hindustan Times dated 9th September 1994, only 429 unemployed youth from all the seven States of the North-East region were sanctioned loans under the PMRY. This clearly shows that the Government continues its apathy towards this neglected region whereas there are States, nay, Union territories like Chandigarh which have been given much higher allocations, like 2,273 in Chandigarh and 3,520 in Pondicherry. May I know from the hon. Minister whether any guidelines have been framed by him and if these particular allocations are according to the guidelines? If not, what will be his proposals to bring about equitable distribution under the PMRY.

SHRI M. ARUNACHALAM: Sir, targets have been fixed for each State. We are giving the targets to all the States in advance. If there is more demand, we are prepared to consider it.

श्री अजीत जोगी: सभापति महोदय, यह एक बहुत अच्छी योजना है, बड़े सुविधाजनक रूप से बेरोज़गारों को रोज़गार देती है **(व्यवधान)** मैं यह जानना चाहूंगा कि आज तक जितने भी प्रकरणों में ऋण और अनुदान इस योजना के अन्तर्गत दिया गया है क्या उनकी कोई सतत मोनिटॅरिंग केन्द्र सरकार के स्तर पर हो रही है, यदि हो रही है तो उसके क्या परिणाम है? जिन लोगों को ऋण दिया गया उनमें से कितने लोग अपने पांव पर खड़े हो गये हैं, कितनों ने उसका सही इस्तेमाल किया है, कितने लोगों ने उसका दुरूपयोग किया है और जो दुरूपयोग कर रहे हैं उन पर क्या कार्यवाही कर रहे हैं तथा सदुपयोग कर रहे हैं उनकी ओर क्या मदद कर रहे हैं? मंत्री जी यह बताने की कृपा करें।

SHRI M. ARUNACHALAM: Sir, monitoring of the scheme is being done at all levels--at the district, State and Central levels. As I said a little earlier, we have a task force at the district level, and we have a District PMRY Committee. At the State level we have a PMRY Committee headed by the Chief Secretary,

At the national level, we have a high-powered committee headed by the Secretary. Industries Department. Therefore, monitoring is being done. We have asked the State Governments to appoint voluntary agencies to monitor the scheme and to evolve the scheme, and most of the State Governments have done that.

SHRI AJIT P.K. JOGI: What percentage has been utilised properly and what percentage has not been used properly? This is what I want to know.

SHRI M. ARUNACHALAM: As far as sanction is concerned. We have achieved about 75 to 80 per cent. As far as disbursement is concerned we have achieved about 54 per cent.

SHRI AJIT P.K. JOGI: Sir, I asked about proper utilisation, not about disbursement.

SHRI M. ARUNACHALAM: Sir, disbursement is utilisation.

MR. CHAIRMAN: Dr. Mitra. You are fascinated by the debate.

SHRI ASHOK MITRA: Sir, the main issue is about the so-called disbursement from the banks. You check the figures. The Government says that it has placed money with the Reserve Bank of India. The Reserve Bank of India claims that the money has been sent out to individual banks. But, at the grass-roots level, not even 5 per cent or 10 per cent of the total funds are being utilised. All kinds of questions are being raised about guarantee etc. We thought 25 years ago that guarantee by the poor had been abolished. But, that is not the ground reality. The dangerous part of it is that on the assumption that the money has been placed with the Reserve Bank, some claims are made on behalf of the Government that it has created this much of employment. It is plain rubbish. I would humbly suggest that this matter should be carefully gone into.

SHRI M. ARUNACHALAM: Sir, as far as the disbursement is concerned., we have achieved 54 per cent. As far as sanction is concerned, 70 to 80 per cent has been acheived, depending upon various States. According to our figures, the banks have disbursed about Rs. 600 crores on this scheme from 1993 till date.

श्री राघवजी: थैंक्यू सभापति जी। माननीय मंत्री जी ने अपने उत्तर में कहा है कि वर्ष 1994-95 का टारगेट, लक्ष्य जो था वह 20 हजार लोगों का था, जो भुगतान किया गया वे प्रकरण सिर्फ 13,351 हैं। इनमें ज्यादातर गड़बड़ियां बैंकों द्वारा हैं। बैंक वाले परेशान करते हैं, कई चक्कर लगवाते हैं, पैसा लेते हैं, इसमें जो कारण बताया गया है उसमें पहला कारण यह लिखा है - कुछ आवेदकों द्वारा बैंक की औपचारिकताएं पूरी न कर पाना। ये साधारण सी औपचारिकताएं हैं। बैंक वाले चाहे तो वहीं बैठाकर पूरी करवा सकते हैं। लेकिन वे जानबूझकर पूरी नहीं करवाते हैं। फिर गारंटी मांगते हैं। 24 हजार के मामले में आपने कहा कि पुनः विचार करेंगे। तो मैं माननीय मंत्री जी से यह जानना चाहता हूं कि ये छोटी मोटी जो औपचारिकताएं हैं उनके बारे में बैंक वालों को क्या यह निर्देश दिए जाएंगे कि वे वहीं बैठकर पूरी करा लें और दूसरा यह है कि 24 हजार की वार्षिक आय के बारे में पुनर्विचार करके नयी गाइडलाइन आप कब तक जारी करेंगे?

SHRI M. ARUNACHALAM: Sir, we are receiving cpmplaints on this. We have taken it up with the Finance Ministry and the Finance Ministry is taking it up with the bank authorities. The Joint Secretary of the Department of Banking has held a meeting of the bank officials very recently. They have given clear guidelines to implement the scheme in a speedy manner.

श्री राघवजी: गाइडलाइन्स कब तक जारी करेंगे।

श्री एस॰एस॰ अहलुवालिया: सभापति जी, मैं आपके माध्यम से मंत्री महोदय से जानना चाहूंगा कि क्या आपके मंत्रालय की तरफ से प्रधानमंत्री रोजगार के तहत दिए जाने वाले कर्ज के लिए कोई स्कोप आफ प्रोजेक्ट्स की लिस्ट या स्कीम बनाकर एक लिस्ट तैयार की गयी है या नहीं क्योंकि गांव के बेरोजगार जब यह बनाने के लिए जाते है तो कंसलटैंट्स उस पर काफी पैसा चार्ज करते है। अगर इलाके को मद्देनजर रखकर स्कोप आफ इंडस्ट्रीज की या स्कोप आफ ट्रेड की लिस्ट बनाकर दी जाए तो ज्यादा सहूलियत होगी।

SHRI M. ARUNACHALAM: Sir, the SISI has prepared project profiles. They are with the District Industries Centres. Even the State Governments have prepared project profiles. Therefore, any entrepreneur can approach the District Industries Centre and find out what project is viable for him.

SHRI S.S. AHLUWALIA: Will you give the list to Members of Parliament so that we can assist unemployed *rojgars?*

SHRI M. ARUNACHALAM: We are happy to involve Members of Parliament with the district-level PMRY committee.